

**Certificate of Notice Page 1 of 5**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Penny Lynn Fusner  
 Debtor

Case No. 17-16030-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db +Penny Lynn Fusner, 1138 North 11th Street, Reading, PA 19604-2126  
 cr Berks County Tax Claim Bureau, 2nd Flr., County Services Center, 633 Court St.,  
 Reading, PA 19601-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/Text: bnc@atlasacq.com Jul 19 2018 02:12:48 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 cr +E-mail/PDF: gecscedi@recoverycorp.com Jul 19 2018 02:17:38 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

BRENNNA HOPE MENDELSON on behalf of Debtor Penny Lynn Fusner tobykmendelsohn@comcast.net  
 FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
 MARY F. KENNEDY on behalf of Creditor CITIZENS BANK OF PENNSYLVANIA mary@javardianlaw.com, tami@javardianlaw.com  
 MARY F. KENNEDY on behalf of Creditor Citizens Bank of Pennsylvania mary@javardianlaw.com, tami@javardianlaw.com  
 REBECCA ANN SOLARZ on behalf of Creditor Fifth Third Bank bkgroup@kmllawgroup.com  
 ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE  
 RRamos-Cardona@fredreiglech13.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

LAW OFFICE OF GREGORY JAVARDIAN, LLC  
By Mary F. Kennedy, Esquire  
Attorney I.D. # 77149  
1310 Industrial Blvd.  
1<sup>st</sup> Floor, Suite 101  
Southampton, PA 18966  
(215) 942-9690  
Attorney for Citizens Bank of Pennsylvania

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	Chapter 13 Proceeding
Penny Lynn Fusner	17-16030 REF
Debtor(s)	

**STIPULATION BY AND BETWEEN PENNY LYNN FUSNER AND CITIZENS  
BANK OF PENNSYLVANIA**

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Mary F. Kennedy on behalf of mortgagee, Citizens Bank of Pennsylvania ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

1. Movant is a mortgagee and holder of a perfected, secured claim against the Debtor pursuant to a Note and Mortgage on Debtor's real estate known as at 1138 N. 11th Street, Reading, PA 19604.
2. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor and secured creditor, Citizens Bank of Pennsylvania, agree to the following:
  - (a) Debtor(s) acknowledges that the current regular monthly post-petition mortgage payment is \$553.33 per month. The monthly payment is

subject to change in accordance with the terms of the Note and  
Mortgage.

(b) Debtor(s) acknowledge that debtor(s) is currently due for the following  
amounts post-petition:

11/19/2017 payment	\$505.58
12/19/2017 payment	\$537.95
1/19/2018 payment	\$518.53
2/19/2018 payment	\$525.00
3/19/2018 Payment	\$535.59
4/19/2018 Payment	\$515.14
5/19/2018 Payment	\$521.96
6/19/2018 Payment	\$553.33
Motion for Relief Attorney Fees and Costs	\$1,031.00
<b>TOTAL</b>	<b>\$5,244.08</b>

(c) Commencing with the July 19, 2018 payment the Debtor(s) shall  
resume and shall continue to make all regular monthly post petition  
mortgage payments when they are due in accordance with said Note  
and Mortgage.

(d) Within fifteen (15) days of the Court's approval of this Stipulation,  
Debtor(s) shall file a Motion to amend the Plan to provide for the  
payment of the post-petition arrears of \$5,244.08 to Movant through  
the Plan.

(e) Within fifteen (15) days of the Court's approval of this Stipulation  
Movant shall amend its Proof of Claim to add the \$5,244.08 in post-  
petition arrears to its arrears claim.

(f) The provisions of the Stipulation do not constitute a waiver by Movant  
of its right to seek reimbursement of any amounts not included in this

Stipulation, including fees and costs, due under the terms of the  
mortgage and applicable law.

(g) The Debtor(s) shall timely tender all payments and comply with all  
conditions in accordance with this Stipulation. If such payments or  
conditions are not timely made, Movant may provide the Debtor(s)  
and their counsel with fifteen (15) days written notice of default. If the  
default is not cured within the fifteen (15) day period, Movant may  
certify the default to this Court and an Order shall be entered granting  
Citizens Bank of Pennsylvania its successors and/or assigns relief from  
the automatic stay without further notice and hearing.

(h) Should Citizens Bank of Pennsylvania its successors and/or assigns be  
granted relief from the stay after filing a Certification of Default in  
accordance with paragraph 2(g) above, the parties agree that the said  
relief order shall include the following language: "Bankruptcy Rule  
4001(a)(3) is not applicable and Movant is allowed to immediately  
proceed with foreclosure and all other relief available under the Non  
Bankruptcy law." Debtor(s) have the right to object to any certificate  
of default filed by Movant.

(i) The parties agree that a facsimile may be submitted to the Court as if it  
were an original.

STIPULATED AND AGREED TO BY:

BHM  
Brenna Hope Mendelsohn, Esquire  
Attorney for Debtor, Penny Lynn Fusner

Date: 7/12/18

MFK  
Mary F. Kennedy, Esquire  
Attorney for Citizens Bank of Pennsylvania

Date: 7/12/18

FR *for*  
Frederick L. Reigle, Esquire  
Trustee

Date: 7/12/18

On this \_\_\_\_\_ day of \_\_\_\_\_, 2018, approved by the Court.

Date: July 18, 2018

RF  
United States Bankruptcy Judge  
Richard E. Fehling

cc: Mary F. Kennedy, Esquire  
1310 Industrial Blvd.  
1<sup>st</sup> Floor, Suite 101  
Southampton, PA 18966

Brenna Hope Mendelsohn, Esquire  
Mendelsohn & Mendelsohn, PC  
637 Walnut Street  
Reading, PA 19601

Frederick L. Reigle, Esquire  
2901 St. Lawrence Avenue  
PO Box 4010  
Reading, PA 19606